

Form B18 (Official Form 18)(10/05)

United States Bankruptcy Court
Eastern District of Virginia
1100 East Main Street
Richmond, VA 23219

Case Number 07-30208-KRH
Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michael Joseph Scheivert Jr.
11210 Winterham Road
Amelia Court House, VA 23002

Social Security No.:
Debtor: xxx-xx-8418
Employer's Tax I.D. No.:
Debtor: NA

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: May 8, 2007

William C. Redden, CLERK

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Bankruptcy Noticing Center
2525 Network Place, 3rd Floor
Herndon, Virginia 20171-3514

CERTIFICATE OF SERVICE

District/off: 0422-7
Case: 07-30208

User: jafarbayj
Form ID: B18

Page 1 of 1
Total Served: 13

Date Rcvd: May 08, 2007

The following entities were served by first class mail on May 10, 2007.

db +Michael Joseph Scheivert, Jr., 11210 Winterham Road, Amelia Court House, VA 23002-4601
tr +Keith L. Phillips, 311 South Boulevard, Richmond, VA 23220-5798
7700209 +Bank of America, P. O. Box 1516, Newark, NJ 07101-1516
7700214 HSBC Card Services, P. O. Box 80084, Salinas, CA 93912-0084
7700212 +Home Depot Credit Services, P. O. Box 689100, Des Moines, IA 50368-9100
7700207 +Office of the U.S. Trustee, 600 E. Main Street, Suite 301, Richmond, VA 23219-2430
7700216 +Partners Financial, P. O. Box 3448, Ballwin, MO 63022-3448
7700217 +Wells Fargo Home Mortgage, 1 Home Campus, Des Moines, IA 50328-0001

The following entities were served by electronic transmission on May 09, 2007.

tr +EDI: QKLPILLIPS.COM May 09 2007 03:23:00 Keith L. Phillips, 311 South Boulevard,
Richmond, VA 23220-5798
7700208 +Fax: 800-208-8123 May 09 2007 06:40:59 American General Finance, P. O. Box 742517,
Cincinnati, OH 45274-2517
7700210 +EDI: CRFRSTNA.COM May 09 2007 03:24:00 Credit First NA, P. O. Box 81344,
Cleveland, OH 44188-0001
7700211 +EDI: TSYS.COM May 09 2007 03:23:00 GE Money Bank, P.O. Box 960061, Orlando, FL 32896-0061
7700213 +EDI: HNDA.COM May 09 2007 03:23:00 Honda Financial Services, 1235 Old Alpharetta Road,
Suite 190, Alpharetta, GA 30005-2902
7700215 +EDI: TSYS2.COM May 09 2007 03:24:00 Juniper Bank, P.O. Box 13337,
Philadelphia, PA 19101-3337
7700217 +EDI: WFFC.COM May 09 2007 03:24:00 Wells Fargo Home Mortgage, 1 Home Campus,
Des Moines, IA 50328-0001

TOTAL: 7

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 10, 2007

Signature:

